Certificate Number: 00437-PAM-DE-028018836

Bankruptcy Case Number: 11-04151



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>September 6, 2016</u>, at <u>3:14</u> o'clock <u>PM MDT</u>, <u>Brenda K. Madera</u> completed a course on personal financial management given <u>by internet</u> by <u>Black Hills Children's Ranch, Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: September 6, 2016 By: /s/Kimberly Jackson

Name: Kimberly Jackson

Title: Accredited Financial Counselor